Case 20-13664-pmm Doc 34 Filed 12/05/20 Entered 12/06/20 00:43:58 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 20-13664-pmm

Paul S. Wheaton Chapter 7

Debtor(s)

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Adminstra Page 1 of 3
Date Rcvd: Dec 03, 2020 Form ID: 309A Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2020:

Recip ID	+	Recipient Name and Address Paul S. Wheaton, 2860 Yellow Goose Road, Lancaster, PA 17601-1814
smg	+	
smg		City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+	Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+	Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14536909	+	Aes Members 1st Fcu, Attn: Bankruptcy, Po Box 40, Mechanicsburg, PA 17055-0040
14562554	+	Allied Cash Advance, 100 Commercial Drive, Fairfield, OH 45014-5556
14545556	+	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14536908	+	Commonwealth of PA, 841 Vogelsong Road, P.O. Box 14008, York, PA 17404-1397
14562220	+	Eric James Filer, P.O. Box 56, Lehighton, PA 18235-0056
14562221	+	Heidi Elizabeth Fiedler, P.O. Box 56, Lehighton, PA 18235-0056
14562553	+	Heidi Elizabeth Fiedler, 432 E. Wesner Rd., Blandon, PA 19510-9612
14536923	+	James Gavin, Esquire, 1100 Berkshire Blvd., Suite 201, Reading, PA 19610-1221
14555446	+	Jay and Sharon Linard, 175 River Road, New Ringgold, PA 17960-9344
14536906	+	Lawrence V. Young, CGA Law Firm, 135 North George Street, York, PA 17401-1132
14555445	+	Richard J. Wiest, Williamson Friedberg & Jones, LLC, 10 Westwood Road, Pottsville, PA 17901-1314
14536926	+	Santander Bank, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3563
14546910	+	Santander Bank, N.A., 450 Penn Street, 10-421-MC3, Reading, PA 19602-1011
14547099	+	Santander Bank, N.A., PO BOX 16255, Reading PA 19612-6255
14536927	+	Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3544
14536905	+	Secretary of Treasury, 15th & Penn Avenue NW, Washington, DC 20220-0001
14536928	+	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
14536929	+	Todd R Bartos, J.D., 2138 Measow Ridge Drive, Lancaster, PA 17601-5759

TOTAL: 24

$Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: lyoung@cgalaw.com	Date/Time	Recipient Name and Address
aty	Linail Text. Iyoung@egalaw.com	Dec 04 2020 05:06:00	LAWRENCE V. YOUNG, CGA Law Firm, 135 North George Street, York, PA 17401
tr	+ EDI: BCCSHUBERT.COM	Dec 04 2020 06:33:00	CHRISTINE C. SHUBERT, 821 Wesley Avenue, Ocean City, NJ 08226-3622
smg	EDI: PENNDEPTREV	Dec 04 2020 06:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 04 2020 05:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 04 2020 05:07:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Dec 04 2020 05:07:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908

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District/off: 0313-4

Date Rcvd: Dec 03, 2020 Form ID: 309A Total Noticed: 54 14536912 + EDI: CITICORP.COM Dec 04 2020 06:33:00 AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 14536910 + EDI: GMACFS.COM Dec 04 2020 06:33:00 Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901 EDI: BECKLEE.COM 14556300 Dec 04 2020 06:33:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 + EDI: AMEREXPR.COM 14536911 Dec 04 2020 06:33:00 Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540 14546155 EDI: BANKAMER2.COM Dec 04 2020 06:33:00 Bank of America, N.A., PO Box 15102, Wilmington DE 19886-5102 14536916 Email/Text: bankruptcy@bbandt.com Dec 04 2020 05:07:00 BB&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894 + EDI: BANKAMER.COM 14536913 Dec 04 2020 06:33:00 Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413 + EDI: BANKAMER.COM 14536914 Bank of America, 4909 Savarese Circle, Dec 04 2020 06:33:00 Fl1-908-01-50, Tampa, FL 33634-2413 EDI: WFFC.COM 14560184 Dec 04 2020 06:33:00 Bank of America, N.A., P.O. Box 660933, Dallas TX 75266-0933 14559677 EDI: BANKAMER.COM Dec 04 2020 06:33:00 Bank of America, N.A., P.O. Box 31785, Tampa FL 33631-3785 14536915 EDI: TSYS2.COM Dec 04 2020 06:33:00 Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801 14536917 + EDI: CAPITALONE.COM Dec 04 2020 06:33:00 Capital One/Dress Barn, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 14536919 Email/PDF: creditonebknotifications@resurgent.com Credit One Bank, Attn: Bankruptcy Department, Dec 04 2020 04:16:31 Po Box 98873, Las Vegas, NV 89193-8873 + EDI: DISCOVER.COM 14536920 Dec 04 2020 06:33:00 Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 + Email/Text: bknotices@financesysteminc.com 14536921 Dec 04 2020 05:08:00 Finance System, Inc., Attn: Bankruptcy, 5703 National Road East Po Box 786, Richmond, IN 47374-2619 14536922 + Email/Text: bankruptcy@huntington.com Huntington Natl Bk, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996 Dec 04 2020 05:07:00 EDI: IRS.COM 14561561 Dec 04 2020 06:33:00 Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7317, Philadelphia, PA 19101-7317 EDI: JPMORGANCHASE 14536918 Dec 04 2020 06:33:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850 + Email/Text: PBNCNotifications@peritusservices.com 14536924 Dec 04 2020 05:06:00 Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043 EDI: NMTRD.COM 14545210 Dec 04 2020 06:33:00 NM Taxation and Revenue Department, PO BOX 8575, Albuquerque NM 87198-8575 14548342 + EDI: PENNDEPTREV Dec 04 2020 06:33:00 PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946 14548342 + Email/Text: RVSVCBICNOTICE1@state.pa.us Dec 04 2020 05:07:00 PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946 14560631 + EDI: Q3G.COM Dec 04 2020 06:33:00 Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 2489, Kirkland, WA 98083-2489 14560437 EDI: Q3G.COM Dec 04 2020 06:33:00 Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788

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Date Rcvd: Dec 03, 2020 Form ID: 309A Total Noticed: 54

14536925 + Email/PDF: resurgentbknotifications@resurgent.com

Dec 04 2020 04:16:32 Resurgent Capital Services, Attn: Bankruptcy, Pob

10497, Greenville, SC 29603-0497

14536930 EDI: USBANKARS.COM

Dec 04 2020 06:33:00 US Bank/RMS CC, Attn: Bankruptcy, Po Box

5229, Cincinnati, OH 45201

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

14536904 * Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346

14536907 *+ Paul S. Wheaton, 2860 Yellow Goose Road, Lancaster, PA 17601-1814

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2020 at the address(es) listed below:

Name Email Address

CHRISTINE C. SHUBERT

 $christine.shubert@comcast.net\ J100@ecfcbis.com$

LAWRENCE V. YOUNG

on behalf of Debtor Paul S. Wheaton lyoung@cgalaw.com

tlocondro@cgalaw.com, rminello@cgalaw.com, jrosenau@cgalaw.com; kbrayboy@cgalaw.com, prosenau@cgalaw.com, prosen

REBECCA ANN SOLARZ

on behalf of Creditor BANK OF AMERICA $\,$ N.A. bkgroup@kmllawgroup.com

RICHARD J. WIEST

on behalf of Creditor Jay Linard rwiest@wfjlaw.net gdeitch@wfjlaw.net;jmajestic@wfjlaw.net

THOMAS A. CAPEHART

on behalf of Creditor Santander Bank N.A. JKacsur@grossmcginley.com, ehutchinson@grossmcginley.com

TOTAL: 5

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Information to identify the case:								
Debtor 1:	Paul S. Wheaton	Social Security number or ITIN:	xxx-xx-1251					
	First Name Middle Name Last Name	EIN:						
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: _EIN:						
United States Ba	ankruptcy Court: Eastern District of Pennsylvania	Date case filed in chapter:	13	9/11/20				
Case number	20-13664-pmm	Date case converted to chapter:	7	12/2/20				

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline **Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing**

12/15

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For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

WILLI	with the court.						
		About Debtor 1:	About Debtor 2:				
1.	Debtor's full name	Paul S. Wheaton					
2.	All other names used in the last 8 years						
3.	Address	2860 Yellow Goose Road Lancaster, PA 17601					
4.	Debtor's attorney Name and address	LAWRENCE V. YOUNG CGA Law Firm 135 North George Street York, PA 17401	Contact phone (717) 718–7110 Email: lyoung@cgalaw.com				
5.	Bankruptcy trustee Name and address	CHRISTINE C. SHUBERT 821 Wesley Avenue Ocean City, NJ 08226	Contact phone (609) 938–4191 Email: christine.shubert@comcast.net				

For more information, see page 2 >

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Case number 20-13664-pmm

6. Bankruptcy clerk's office

Debtor Paul S. Wheaton

Documents in this case may be filed at this address. You may inspect all records filed Reading, PA 19601 in this case at this office or online at www.pacer.gov.

United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M; Reading Office -- 8:00 A.M. to 4:30 P.M.

Contact phone (610)2085040

Date: 12/3/20

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

January 5, 2021 at 10:30 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

Filing deadline: 3/8/21

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9